

In re:
Edwin N. Dennis
Debtor

Case No. 19-10671-elf
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 26, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2022:

Recip ID	Recipient Name and Address
db	+ Edwin N. Dennis, 2615 S. 73rd St., Philadelphia, PA 19153-2411

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
SHARON S. MASTERS	on behalf of Debtor Edwin N. Dennis shmasters@hotmail.com G65312@notify.cincompass.com

United States Trustee

District/off: 0313-2

User: admin

Page 2 of 2

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Edwin N. Dennis	<u>Debtor(s)</u>	CHAPTER 13
PENNSYLVANIA HOUSING FINANCE AGENCY	<u>Movant</u>	NO. 19-10671 ELF
vs.		
Edwin N. Dennis	<u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is

\$5,263.98, which breaks down as follows;

Post-Petition Payments: November 2021 at \$701.68/month
December 2021 through April 2022 at \$704.86/month

Fees & Costs Relating to Motion: \$1,038.00

Total Post-Petition Arrears \$5,263.98

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended

Chapter 13 Plan to include the post-petition arrears of **\$5,263.98**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-

petition arrears of **\$5,263.98** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or

Supplemental Proof of Claim.

3. Beginning with the payment due May 1, 2022 and continuing thereafter, Debtor shall pay to

Movant the present regular monthly mortgage payment of \$704.86 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 15, 2022

/s/ Rebecca A. Solarz, Esquire

Rebecca A. Solarz, Esquire

Attorney for Movant

Date: 4/19/2022


Sharon S. Masters, Esq.

Attorney for Debtor(s)

Date: April 21, 2022

/s/LeRoy W. Etheridge, Esquire for,*

Kenneth E. West Esq.

Chapter 13 Trustee

Approved by the Court this 26th day of April, 2022. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank

**No objection to its terms, without prejudice to any of our rights and remedies*